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In the Face of a Growing Housing Shortage

Commonwealth of Massachusetts
Executive Office of Communities and Development

Houses for Rent 19





Dear Reader:

June, 1979

Housing is an essential requirement for all of us. It is also an important industry which provides a significant number of jobs and revenue to the state. The availability of a good supply of reasonably priced housing is a necessary requirement for attracting new industries into Massachusetts and supporting the expansion of existing firms.

There is evidence that there is a growing shortage of housing throughout the state. More and more families are discovering that they are unable to afford housing on the private market. People are often forced to live great distances from their place of employment because of the shortage of affordable housing, further aggravating our energy problems. It is imperative that the private housing market continue its historic function of providing sufficient housing for our population.

Consequently, I have asked Secretary Byron Matthews of the Executive Office of Communities and Development to prepare this brochure, which explains why we are faced with a shortage of affordable housing and what actions should be taken to remedy this situation.

It deserves your thoughtful consideration.

Sincerely,

Edward J. King
Governor

For Additional Copies of this Booklet

If you or your organization would like additional copies of this booklet, please let us know.

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Communities and Development
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Commonwealth of Massachusetts
Edward J. King, *Governor*
Executive Office of
Communities and Development
Byron J. Matthews, *Secretary*

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Photos: Dennis O'Reilly

In the Face of a Growing Housing Shortage . . .

If you had to “buy in” now, could you afford the house you’re living in? Can your son or daughter, brother or sister, parents or parents-in-law find the kind of housing they need, where they want it, at a reasonable price? If you were trying to hire someone, could you say in your help wanted ad, “We have a variety of pleasant, affordable housing in our area?”

Increasingly in Massachusetts, “NO” is the answer to these questions. As the principal state agency concerned with housing and communities, the Executive Office of Communities and Development has put together this booklet to clarify our housing problems and to review some of the benefits that would result from improving the housing situation in the Commonwealth.

The housing situation is of real concern to organizations and individuals across the state. Here are some of their comments:

“The current housing shortage in Massachusetts will surely become a full blown crisis if present and future construction remains at current constricted levels.”

Home Builders Association of Massachusetts

“A virulent inflation . . . is upsetting the American way of housing and pricing many people out of the market.”

Time Magazine, September 12, 1977

“We’ve been looking for a decent 2-bedroom apartment at under \$300 a month and can’t find one.”

Young Couple Making \$12,000 a Year

“Definitely we see a lot more doubling up. People think they’re moving in with family or friends for only a short time, but it ends up being permanent.”

North Shore Social Worker

“95% of the families on welfare spend more than 25% of their welfare checks on housing. For some it’s more like 50%—or more.”

Massachusetts Department of Public Welfare Official

“When I see some of my friends, how their rents have been raised and they’ve been turned out, I thank God every day for the roof over my head.”

Elderly Woman



How Much Housing Do We Need?

35,000 More Units Each Year

In order to accommodate the housing needs of our growing population, Massachusetts needs to add to its housing supply about 35,000 units of housing each year through 1990. This is a substantially greater increase in the state's housing supply than the average of 26,000 units added each year during the fifties and the increase of 22,000 units per year in the sixties. In order to achieve a yearly increase in the housing supply of 35,000 units, new construction would have to average 44,000 units each year to compensate for the anticipated losses due to demolitions, fires, mergers, and units used as second homes.

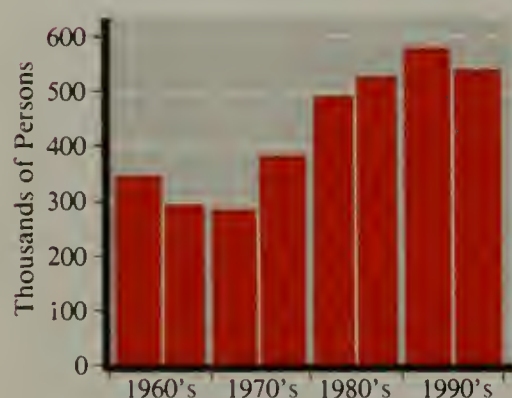
The Big Boost to Demand: The "Baby Boom" and Changing Life Styles

This estimate for housing need is based upon the assumption that the state's population will increase from a level of 5.8 million in 1975 to 6.4 million in 1990, or about 10% per decade. This rate of population increase is equivalent to adding a Revere or a Fitchburg every year. The natural increase of the existing population (the excess of births over deaths) would be the principal cause of population growth; the estimate assumes virtually no net in-migration to the state.

What really is boosting housing demand in Massachusetts is the growth in the formation of new households—the growing number of individuals or families, each needing a place to live. While population growth is projected to increase by 0.7% annually, the total number of *households* will increase by more than twice that rate, by 1.7% a year.

In the late fifties and sixties, the people who were born in the post World War II "baby boom" caused explosive growth in elementary and secondary schools; now they are adults and entering the housing market in ever greater numbers. And there also are growing numbers of small households of single people, widowed or divorced persons, and the elderly. Consequently, by 1990, Massachusetts can expect to have 400,000 new households in addition to the 2 million it now has.

The Baby Boom Settles Down
Population Reaching Age 30 in
Massachusetts (in 5-Year Periods)



What Kinds of Housing Are Needed, and Where?

Large Units and Small

Family housing and smaller units will both be needed. Once again, the age composition of our current population is the key. Although they have tended to delay marrying somewhat and have had fewer children, because of the very large number of people in the "baby boom" age group they will enormously swell the demand for family housing. Since many of the people in this age group themselves grew up in suburban single-family homes, it is not unreasonable to anticipate that they'll want to raise their own children in that kind of environment, creating

at least as much growth pressure on the suburbs as there was during the fifties and sixties. Whether or not these new families will be able to afford the American dream, the free-standing single family house, is another matter.

The increasing size of the elderly population will mean the need for more units suited to their needs. While many elderly people prefer to stay put in the familiar surroundings of the large units where they raised their families, others prefer housing that is smaller, better located and less costly and troublesome to maintain. Because of fixed incomes, the elderly are frequently less able to upgrade their housing situation. Also, because of long ties to a particular community, the elderly may be less flexible geographically, greatly preferring to stay in the same city or town, even the same neighborhood.

Variety of Housing Types and Stages of Life

It's increasingly understood that we all go through different stages in our lives, with different social, emotional and physical needs and capacities. Housing in a community should reflect the different needs of the life stages of its residents. Instead, in many communities there is almost nothing but single family houses or a strong bias against permitting new development other than single family housing. It's clear we need to maintain diversity in the stock of housing in Massachusetts.

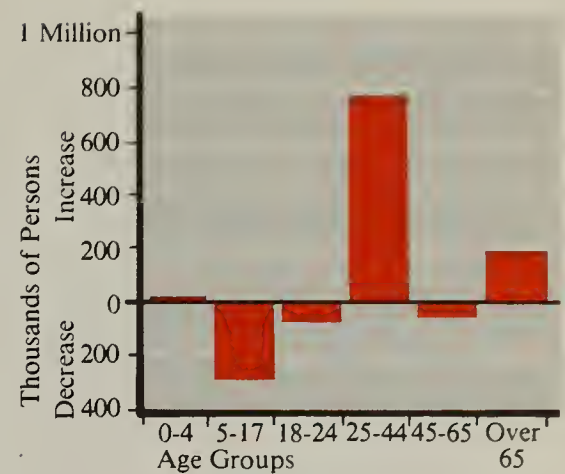
And we can't think solely in terms of conventional ownership either. Different forms of tenure, such as rental, cooperative, or condominium, are more suitable for some people both for financial reasons and because they enable the sharing of maintenance responsibilities. If communities are to accommodate housing suited to different life stages, this will require greater flexibility in land development regulations and, indeed, a positive attitude toward providing for the most appropriate location of apartments, town houses, condominiums, and congregate or group quarters. There are also many forms of new rental housing that would make sense, including a resurgence of new construction of two, three, or four family homes—which would be affordable for owner occupancy by moderate income households. This is happening in other parts of the country.

Are There Ways We Can Respond to the Needs Other Than Through New Construction?

The reuse of old schools, factories, and other non-residential buildings for housing is one alternative to new construction. It has been done successfully in a large number of communities in Massachusetts and presents a method of holding down development costs. It also is a convenient way to provide higher density housing in communities which would rather not see construction of new large-scale buildings.

A second alternative to new construction is the conversion of large homes into two or more smaller apartment units. Although presently illegal in some places, this has become an increasingly popular method for homeowners to combat rising housing costs. It also may be helping to soften the rental housing shortage and could be

Housing Demand is Related to Population Changes
Change in Population Composition 1970-1990

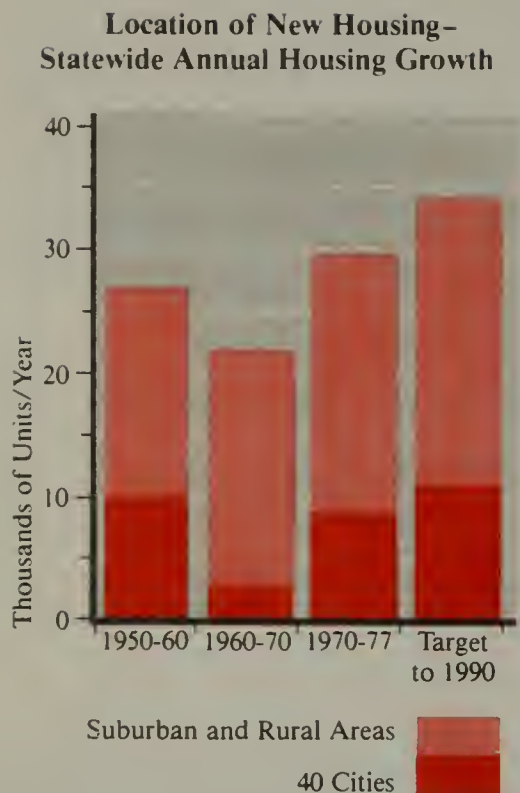


considered by communities which want to increase their housing stock without further visible development. There are many older, large single homes that are ideally suited for this type of conversion.

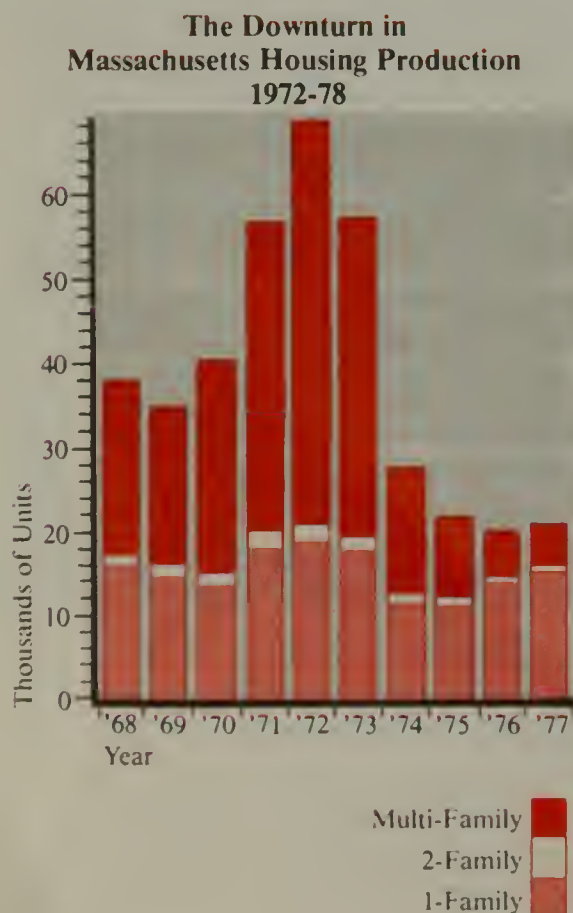
Can't We Accommodate Most of Our Growth Needs in Urban Areas?

Many urban neighborhoods have recently experienced a surge of demand for existing housing with consequent increases in property values, and rehabilitation of deteriorated properties. Given current problems with the cost and availability of energy and with the existence of underutilized facilities in urban areas, there has been increased public discussion of the desirability of having urban areas absorb the majority of growth in the state.

Even if our cities enjoy a resurgence of development, the state will still require high levels of suburban residential development. For example, if the state's 40 largest cities can expand their current housing supply by 10% over the next ten years (an ambitious goal), it would satisfy only one-third of the total need for housing production in the Commonwealth. In order to satisfy the remaining need for new housing, the non-urban areas of the state would have to accommodate an additional 22,800 units per year, or 27% more than the average of 18,000 units per year added from 1950 through 1970. That is to say, *even if all of the state's urban areas see major revitalization*, suburban and rural areas will face growth pressures in excess of those in the 1950s and '60s.



Is Our Housing Production Keeping Up With the Need?



A Shortfall of 22,000 Units a Year—Right Now

Massachusetts has been especially hard hit by a decline in new construction activity over the last several years. In 1972, building permits were issued for over 68,000 new dwelling units; but since 1975, the annual volume of building permits has remained at less than 22,000 units per year.

When the low level of housing production is compared with the minimum annual demand figure of 44,000 units, it is evident that the state is already experiencing an annual shortfall of 22,000 units a year. If housing production stays at its present level, the state will face severely escalating prices, some overcrowding, and a general decline in the ability of the state to attract and hold industry.

Other Problems—It's Not Just a Lag in New Construction

Housing problems stem largely from a mismatch between supply and demand—not enough housing of the right kind, in the right place, at the right time, at the right price. Besides low production volumes, a number of factors contributes to the tight housing market.

Even while new rental housing construction in Massachusetts remains almost at a standstill, in certain areas the supply of existing rental units is being constricted by conversion. As more and more rental units are turned into condominiums, fewer rental units are left, and tenants without the down payment to buy the apartment where they have been living must move. *

Otherwise commendable community revitalization projects sometimes have undesirable side effects. As neighborhoods are improved and houses and apartments are rehabilitated, rents and prices usually go up. This can result in squeezing out present occupants who can't afford their old home, newly improved. /

In contrast, some small households, such as elderly couples, have been staying put in large houses or apartments, even paying taxes they have difficulty in affording, because there aren't sufficient housing alternatives for them. The lack of alternative types of housing not only imposes hardships on households which no longer need or want large single family homes, but it also impedes the traditional "filtering-down" of these large units to younger families which cannot afford new construction.

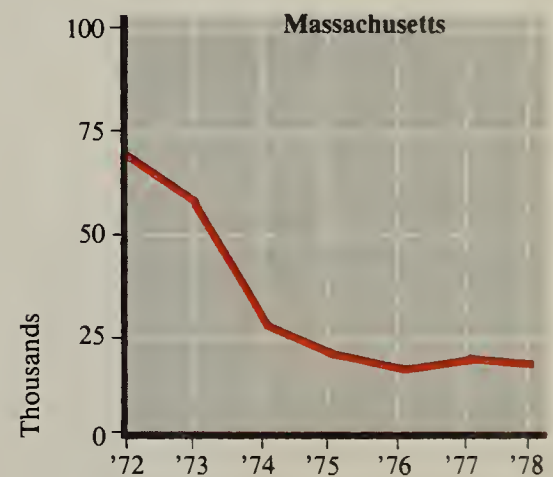
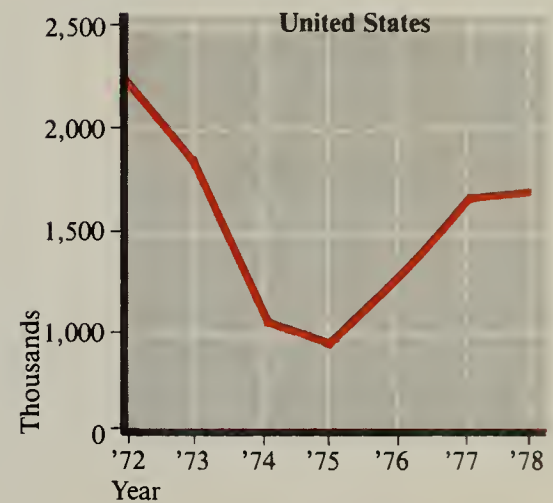
Finally, the housing which is produced is often too expensive. The median price of a new single family house is currently \$62,000 in New England. Without significant savings, a family would need an annual income of more than \$30,000 to pay for the mortgage, taxes, and insurance. Less than 20% of the families in Massachusetts currently earn as much as this. Consequently, the price of new housing in Massachusetts is becoming more and more out of line with the incomes being earned by families in this state.

Are Housing Problems Unique to Massachusetts?

Massachusetts is not the only state in the nation experiencing problems with the cost and availability of housing. In general, however, housing production throughout most of the country has been enjoying a boom. Nationally, residential construction activity was at record levels in 1978.

The housing industry in Massachusetts, on the other hand, has never fully recovered from its slump during the 1974 recession. While national housing production levels are up by more than 25% since the mid 1970s, the increase in Massachusetts is less than 10%. The state has followed other national trends in demographics, economic growth, and existing home sales, but in housing production Massachusetts seems to face greater problems than the rest of the country. *

**Housing Production
(Building Permits Issued)**



Why Is There a Shortage of Affordable Housing?

“The availability of approved and usable building sites is the single largest contributing factor to the low housing production level, and to the high cost of what little housing is being produced.”

Home Builders Association of Massachusetts

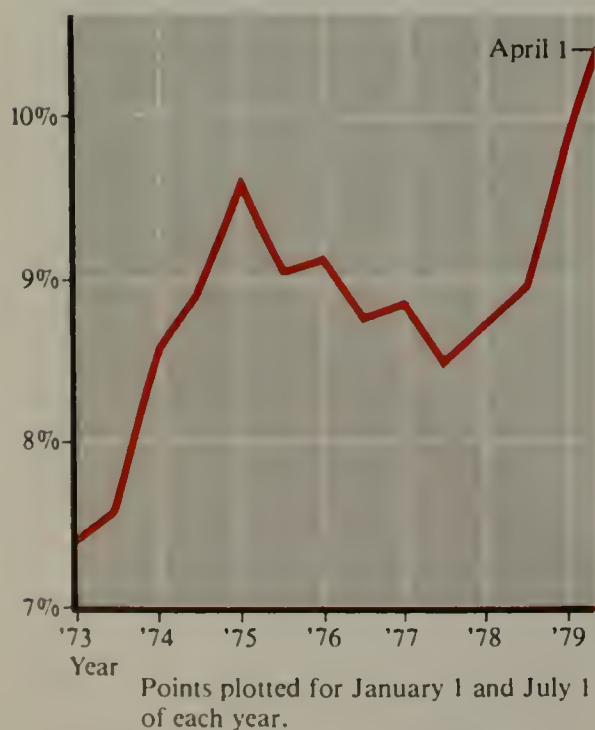
If There's a Market, Why Isn't there a Response?

With such a strong need for housing, why isn't there a response—in the form of a steady supply of additional housing that people can afford? There *is* a supply of new housing in many areas that *some* people can afford: \$100,000 houses, \$85,000 condominiums, \$600 apartments. The market for this type of housing has traditionally consisted of higher income families interested in moving up into larger, more expensive housing than their current homes. However, with interest rates so much higher than 10 years ago, this market has weakened because families are finding it cheaper to improve their old homes rather than to buy new homes with 11% financing. The effect of this has been to restrict the supply of housing that filters down to middle-income families, as well as to depress new construction activity.



Interest Rates Soar

Average Effective Interest Rate
for All Single Family Home Mortgages
by All Types of Lenders in Massachusetts



Source: Federal Home Loan Bank of Boston

Demand Not Effective: Interest Rates, Taxes, Other Costs

Economists would say that much of the housing demand isn't "effective," meaning that people may need housing but they can't afford it. The question is, why not? Any list of valid reasons would include: high mortgage interest rates and down payment requirements; property taxes; high costs of construction labor and materials; high costs of land, road and utility installations; the costs imposed by state and local regulation and energy costs.

Certainly two of the most serious problems at the present time are: local property taxes; and mortgage interest rates, now well above the 10% level with "points" often being charged as well.

A Fundamental Reason: We Aren't Encouraging Construction

Looking more closely at the "supply" side of the question, there is one fundamental reason that hasn't been mentioned and which, unlike many of those above, we can do something about:

In the face of a growing shortage of housing, in Massachusetts we aren't encouraging construction of reasonably priced housing—in general, we're inhibiting it.

A Restrictive and Complex System of State and Local Regulation

There are reasons why housing production in Massachusetts has not followed the rest of the nation in recovering from the most recent depression. Within Massachusetts, a variety of obstacles prevent the private market from responding to the state's housing needs.

The production of housing, perhaps more than any other commodity, is affected by government actions, not only federal subsidies but also state and local policies and regulations. Whether or not housing is built has a lot to do with the cumulative effect of state and local regulations and the procedures by which communities control growth.

During the past 50 years our communities have reacted to legitimate development problems and environmental concerns with a variety of land use controls—zoning, subdivision, wetlands protection, flood plain zoning, aquifer recharge districts, health codes, local environmental review procedures, special permits, design review procedures, and so on. The result is a lengthy, costly, and cumbersome process for overseeing land development. The developer's part of the cost of this process is passed on to the housing consumer; the rest is paid for by the taxpayers who shoulder the expense of the public administration of the regulatory process.

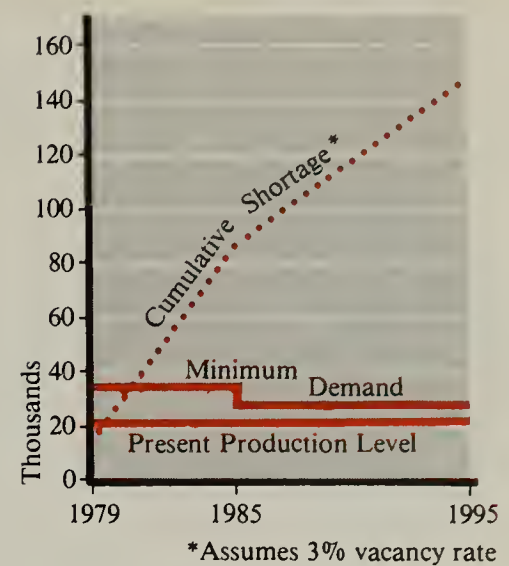
Not only must residential development survive a maze of red tape in gaining local approvals, it is also faced with increasingly stricter standards to be followed in construction and site development. Some of these standards are necessary to protect the health and safety of the occupant or the general public, some are aimed at enhancing the character of the community, but some are contrary to the best interests of land conservation and environmental protection. For example, it is a critical health concern that a safe minimum distance be required between the location of wells and septic systems. Regulations mandating underground utilities and granite curbing, however, are aesthetic requirements which can add significantly to the cost for the new home buyer. Requiring very wide streets and sidewalks on roads serving only 10 to 15 houses may be not only an unnecessary expense which is passed on to the consumer, but can also result in increased runoff of water and destruction of the natural topography of the site. Further consequences may include erosion, sedimentation of streams, and inadequate recharge of local underground water supplies.

Underlying these problems, many communities are sensitive to the fiscal impact of development and therefore are anxious to ensure a slow rate of development of only very expensive homes. The current fiscal structure of local government creates great pressure on local officials to view land development primarily as an opportunity to increase local revenues rather than as an opportunity to provide for the needs of current and future residents of the community.

Some Growth Is Necessary

In some cases the fact that regulation of development has become burdensome is merely the unwitting result of adding unexpectedly costly regulations for basically sound reasons. In other cases, there is little

Potential Future Housing Shortage
If Production Doesn't Increase



"We are over-regulated at all levels of government, and probably not the least bad effect of all of this regulation, is the cost of enforcement."

Westford Growth Policy Committee

"If we realize now that we are growing and plan now for future growth, this impact will not be shocking."

Northbridge Growth Policy Committee

doubt that restrictive regulation has been a method of preventing growth altogether. If we're to deal effectively with the housing pressures *that are being caused by our own population*, we'll have to find responsible ways to accommodate growth rather than limit it.



What Are The Consequences of a Housing Shortage?

Who's Affected by Massachusetts Housing Problem?

The Elderly:

"Housing is one of the biggest problems our elderly people face. Many older people who are in good health are paying fantastic rents and living in hovels."

Mass. Department of Elder Affairs official

"I feel sorry for those people living on \$280 a month Social Security. It's getting impossible for me to find them a place they can afford in a decent neighborhood, and all I'm looking for is a room with a hotplate and a shared bathroom."

Social Worker in a Boston-based Private Charity

The Poor:

"We know lots of people living in apartments without heat or in dangerous buildings."

Community Worker

Young People buying their first house:

"...the number of potential first-time home buyers caught in a severe financial squeeze is very large."

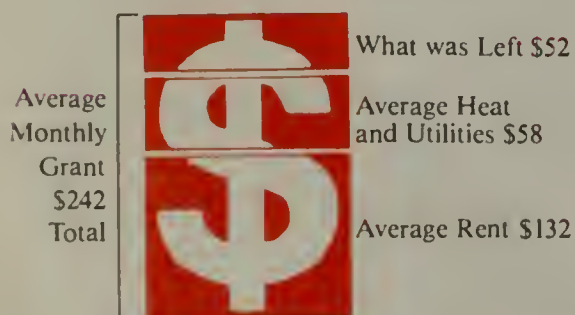
Joint Center for Urban Studies

"Couples who want to have children sometimes face the brutal choice of a house or a child."

Time Magazine

Housing Takes Most of the "Budget" of the Poor

Housing Costs of Households
Receiving AFDC and General Relief



People, organizations, communities all over Massachusetts are affected by the housing situation. The poor and the elderly will certainly face the most severe deprivation as housing becomes scarcer and more expensive. Young households, unless they have very high incomes, will face severe frustration in buying their first home. Those who choose or are forced to rent will be forced to spend a very high proportion of their earnings on rent, further aggravating any efforts to save for a home purchase. Even those households which are comfortably housed will be affected by increased costs of housing, a slowdown in economic growth, and limited ability to move to other locations throughout the state. Finally, if the housing shortage persists and continues to inflate prices, both new homebuyers and existing homeowners will be faced with rapidly escalating assessments for property taxes in order to comply with 100% assessment criteria.

What Are the Economic Impacts of Not Producing Sufficient Housing?

We all are affected by the low volume of housing production, because it means fewer construction workers employed, fewer corporate and personal income taxes available to support government expenditures, and a generally lower level of activity throughout our economy.

Massachusetts businesses are particularly aware of the high cost of housing and know that an ample supply of housing of various kinds, with diversity in price and location, is a necessary ingredient for a strong local economy. It's important both for attracting highly skilled labor into the state, for keeping valued employees, and for ensuring the availability of a full range of labor skills throughout the state.

"My products have to be competitive, so I can't pay more in wages to cover the high cost of living. There's a real reason why companies move to New Hampshire."

Owner of a small manufacturing company

"If the engineers want to live somewhere else, the companies are going to build somewhere else. They are very labor dependent."

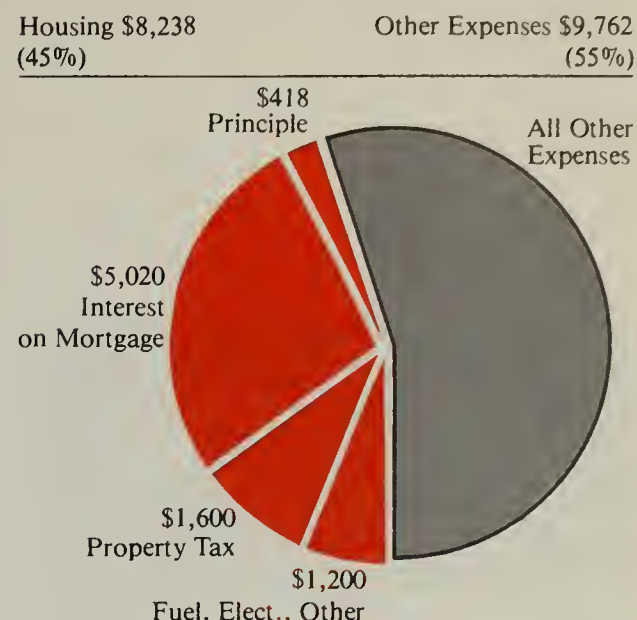
*James Howell, Chief Economist for
The First National Bank of Boston*

"Massachusetts high technology industries are facing stiff competition from the sunbelt states—high living costs and personal taxation in Massachusetts are a major cause."

Massachusetts High Technology Council

Ultimately, if reasonably priced housing is not readily available throughout the state, Massachusetts may lose some of its competitive advantage in attracting high technology industries. Since these industries are the major export bases upon which our economy is built, responding to the state's housing production needs is in the economic self-interest of everyone in Massachusetts.

Buying a \$60,000 House Takes a Big Bite*



*(First Year Costs of Owning \$60,000 House;
25 Year 10½ % Conventional Mortgage)

"Brokers in this area are screaming and crying because they have nothing to sell. People aren't moving as much as they did five years ago. And there's almost nothing being built. People are afraid to put their house on the market because they aren't sure they can find a place to move to."

Suburban Realtor

How Would the State Benefit from Increased Housing Production?



For the people of Massachusetts there are obvious social benefits of having enough of the right kind of housing. But there are significant economic benefits as well.

33,000 Construction Jobs and \$71 Million in State Tax Revenues

Meeting housing needs by boosting new housing production by 22,000 units a year would create more than 33,000 additional construction jobs. This would reduce the number of unemployed persons; it is estimated that it would lower the state's unemployment rate by 0.7%. This in turn would lower the cost of unemployment insurance, which would help to stimulate business and jobs in general.

Construction of an additional 22,000 units of housing would bring the state an additional \$34.5 million in sales taxes on building materials, an additional \$25.5 million in personal income taxes, an additional \$7.1 million in corporate taxes, and an additional \$4.1 million in sales taxes on home furnishings for the new units. If construction remained at an appropriate level, these extra tax revenues would be realized *every year*.

Secondary Effects of Almost \$600 Million in Wages

It is estimated that the more than 33,000 new construction workers would earn almost \$600 million a year. While there are substantial direct or "primary" economic effects, such as income taxes on wages, the secondary economic effects of these wages would also provide a major boost to Massachusetts business and industry as the new workers purchase the goods and services they need. These increases in business would in turn generate more employment, taxes, and other benefits.

What Can We Do?

Although a large part of the cost of housing is controlled by forces which state or local governments cannot influence—general inflation, monetary policy, activities of national building supply companies, and so on—it appears that, within Massachusetts, state and local governments can undertake several initiatives to increase housing production and curb the rapid rise in the cost of housing. These efforts should focus on reducing the cost of development through revisions to state and local regulatory procedures and standards, on reducing the cost of financing the construction and purchase of housing, on promoting more variety in the types of housing available to households in Massachusetts, and on helping to change local attitudes towards residential development.

Regulatory Reform

Instead of using regulations to manage the growth and development of communities to safeguard the environment or the health and safety of residents, some local governments try to use their regulatory powers to restrict or exclude development from their communities. It is now critical that state and local governments initiate a general reform of development regulations. One of the first aims of such reforms should be to clarify exactly what standards developers and builders will have to comply with on any particular site and to provide central sources of information on development regulations in state and local governments. There is also a need to eliminate conflicts in the jurisdiction of various agencies and boards which currently can greatly delay development. Review procedures should be streamlined to the extent possible and depend only upon commonly available data. Development standards should be based on critical health and safety concerns rather than on aesthetics and should not include wide safety margins just to compensate for ineffectual administration of the regulations. Some immediate, more specific actions should include:

- Prohibiting local health codes from exceeding the provisions of Title V of the state environmental code (regarding disposal of wastewater through septic systems) unless sufficient evidence is submitted that, due to local conditions, public health would be threatened if state standards were followed.
- Revising state codes to be more flexible in the use of new technology and innovations in waste water treatment.
- Examining ways to ensure that local subdivision regulations impose reasonable standards for new housing development.

“A healthy community requires a blend of young and old, native and newcomer, all of whom have something to contribute to the community in solving the problems of today.”

Hancock Growth Policy Committee



- Restricting local moratoriums on development to be used only as a temporary mechanism of last resort to prevent imminent threats to public health and safety.
- Providing adequate staffing and efficient administration of public regulatory activities; ensuring that regulators are accountable for their actions and that the costs of new regulations are fully understood before they are enacted.
- Examining ways to consolidate the administration of state building, electrical, plumbing, architectural barriers, and other codes.

Financing Mechanisms

The cost and availability of financing for residential development is determined to a large extent by national monetary policy. Massachusetts, like many other states, has acted in the past to supplement private financing with public financing mechanisms to assist portions of the housing market which can no longer obtain conventional financing. The Executive Office of Communities and Development is examining ways of strengthening the Massachusetts Housing Finance Agency and expanding the Massachusetts Home Mortgage Finance Agency (MHMFA), to allow them to respond to the current high cost and scarcity of mortgage money. Legislation is now under consideration which would allow MHMFA to expand its loan-to-lender program to provide mortgages with reduced interest rates to qualified moderate-income buyers of new and existing housing.

More Choice for the Consumer

“The objective is not to force families to live where they don’t want to, but rather to facilitate mobility and freedom of choice, which means eliminating obstacles imposed by local government policies to opening up communities with a wide range of densities, housing types and prices.”

Boston Growth Policy Committee



It appears that the most popular type of housing will continue to be the single-family home. However, the rising cost of this type of housing and the increasing number of elderly and smaller households, suggest that other types of housing may grow in popularity. If housing production is going to respond to the housing needs and preferences of the state’s population, there must be greater variety in the type, price, and location of new residential development.

In order to accomplish this diversification in the state’s supply of housing, cities and towns must examine current zoning practices and the producers of housing must be convinced of the demand for other types of housing. Zoning should be designed to allow for the development of housing in a range of prices compatible with the range of incomes earned in the area. New innovations should be used when they can lead to cost-efficiency in housing production. Greater use of manufactured housing should be encouraged, including the provision of state assistance to manufacturers interested in locating plants within Massachusetts.

Of particular concern to the state is the rental housing market. Because of high construction costs, financing costs, and other factors, conventional, investor-owned rental housing is not being constructed. There are severe shortages of rental housing throughout the state, especially for families. The state should encourage the development of two-family housing and the revision of local restrictions against the conversion of large single-family homes into two or more units. This would not only increase the supply of rental housing, but the rental income would help first-time homebuyers afford the high cost of home ownership.

Changing Attitudes Towards Residential Development

Over the last ten years, residential development has too often been viewed as a menace from which communities must protect themselves. Increased taxes, environmental degradation, and destruction of community character are consequences commonly attributed to increased

development. While many of these problems are associated with development, they are not a necessary result of development. Well conceived and effectively implemented growth management can go a long way to minimize or to diminish these impacts. Rather than viewing residential development as an option for local planning, it is critical that communities consider it a necessity and plan to accommodate it in the best way possible.

Local governments need a better understanding of the need for residential development in their communities. The state should work with local governments to specify local growth needs. Local governments also need to improve their ability to manage growth in a manner that minimizes unnecessary costs to the housing consumer yet protects one community from being overrun by the development excluded from surrounding communities. Finally, the state should consider financial mechanisms, such as changes in the state aid formula, which will eliminate the economic disincentives for cities and towns to accommodate residential development.

It's Time To Act

These are initial recommendations for responding to the growing shortage of adequate housing in Massachusetts. It is a problem that has been ignored for too long and that is too expensive to ignore any longer. While state government has a major responsibility to provide leadership in responding to this problem, the final solution requires that individuals at all levels in both the private and public sectors—municipal officials, builders, realtors, public interest groups, bankers, architects, engineers, and others—commit themselves to providing for the growing need for new housing in Massachusetts.

“Growth does not have to mean industrialization, pollution, or increasing our population. It can mean a growth more desirable aesthetically, ecologically and economically. This is a direction, it is hoped, that the town would take in future planning.”

Charlemont Growth Policy Committee



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